

# MNL – MUNICIPAL GENERAL INSURANCE PROGRAM

## Risky Business Best Practices Community Series

### WINTER IS COMING

In the past decade, the insurance industry has experienced a drastic rise in the frequency of slip and fall claims against property owners. This document aims to define elements that should be included in a winter maintenance program to help protect you in the event a slip and fall incident occurs on your property.

#### **Tips to safeguard against slip and fall hazards on your property:**

- The parking lot should be inspected at regular intervals for potholes, uneven surfaces, and other debris. Areas of concern should be clearly marked and repaired as soon as possible. Debris that could cause slips and falls should be removed at the time of discovery.
- The walkways throughout the property should be regularly inspected. Uneven surfaces and tripping hazards should be clearly marked and repaired as soon as possible.
- Stairways should be regularly inspected to ensure that walking surfaces and handrails remain in good condition.

#### **Tips that apply to snow and ice removal when completed by a third party contractor:**

- Ensure there is a written contract or service agreement that clearly defines the work to be done and the roles and responsibilities of each party. Obtain a certificate of insurance from the contractor listing the municipality as an additional insured.
- The contractor's obligation to apply snow and ice melting material should be clearly defined in the contract. The contract should also outline the conditions under which such material is to be applied, and areas to be treated.

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### WINTER IS COMING

#### **Tips that apply to snow and ice removal when completed by an employee:**

- Clearly define the tasks to be performed. This includes training in areas of the property to be maintained, how often to be serviced, and what equipment and materials are required to service those areas. The maintenance of entrances, stairways and exits should be completed before the arrival of other staff and visitors.
- Document, document, document! Maintain a log with all entries on what has been completed, at what time, and by whom. Note the weather conditions at the time of snow and ice removal. It is important to use a logbook to record all of these activities.
- In the event that a slip and fall incident is reported, an Accident Report Form should be available on site and completed by the claimant and any available witnesses. The report should include the individual's contact information, date of completion and the signature of a Manager or employee who will act as a witness. It is important to document the "who", "what", "when", "where", and collect any relevant photos. (Even note the footwear the claimant was wearing that day.)

#### **Tips that apply to the interior of town owned property:**

- Snow leads to water puddles and wet and slippery floors. It is important that any wet floors be dealt with immediately.
- Emergency exits and exterior stairways should be snow and obstruction free at all times. This includes pathways that lead to established gathering points in case of an emergency evacuation.
- All floor mats should be replaced at regular intervals and inspected daily. If mats are replaced by a third party contractor, a copy of the maintenance contract, certificate of insurance, and invoicing should be kept on file.

**Important to keep records of all accidents for a period of not less than two years.**

# SLIP AND FALL INCIDENT REPORT

PROPERTY / PREMISES OWNER: \_\_\_\_\_

## INCIDENT SPECIFICS

Date of incident: \_\_\_\_\_

Date reported: \_\_\_\_\_

Time of incident: \_\_\_\_\_

Time reported: \_\_\_\_\_

Location (inside/outside): \_\_\_\_\_

Reported by (Name): \_\_\_\_\_

Position: \_\_\_\_\_

Phone Number(s): \_\_\_\_\_

## INCIDENT AND INJURY DETAILS

Injured person's name: \_\_\_\_\_

Phone number: \_\_\_\_\_

Description of Injury: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Incident Description: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## ADDITIONAL DETAILS

Type of footwear worn: \_\_\_\_\_

Weather conditions at time of incident: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## WITNESSES

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Was the incident captured on video surveillance:

\_\_\_\_ Yes \_\_\_\_ No

## INJURED PERSON'S DEPARTURE FROM THE SCENE

Unassisted: \_\_\_\_\_

Public transit: \_\_\_\_\_

Ambulance: \_\_\_\_\_

Other: \_\_\_\_\_

## ATTACHMENTS

Attach any videos or photographs of the incident.

Signature of Incident Reporter: \_\_\_\_\_

Date: \_\_\_\_\_